Outside Business Disclosure

To Lombard Securities Incorporated and Lombard Advisers Incorporated Client(s):

Lombard Securities Incorporated (LSI) and Lombard Advisers Incorporated (LAI) maintains a business relationship with your financial professional who is an independent contractor of our Firm. He or she transacts securities business through LSI, member FINRA MSRB, and SIPC. and SEC Registered Investment Advisor. In addition, he or she offers advisory services through LAI, a registered investment advisor.

Your representative may engage in other business activities outside of LSI and LAI. These activities include business areas which are outside the scope of the firm’s regular securities activities. Some of these activities may include income tax preparation, tax advisor, general insurance sales of products through an agency not affiliated with Lombard (for life, health, annuities, and property / casualty insurance), legal counsel, real estate broker/agent and other referral arrangements. These examples of activities and others not listed here are completely outside of the scope of the firm’s brokerage and advisory business.

If you are a customer of your financial professional’s outside business and have one or more Lombard brokerage or investment advisory accounts, please be aware that you should consider any outside business activity separate and outside of the scope of your brokerage / investment advisor relationship with Lombard. Lombard has considerable expertise in its business and this industry has a complete system of securities rules and laws in place designed to protect the investing public.

Should you have any questions, please contact Lombard’s Compliance Department at 410-342-1300 x300.